

### **REMARKS**

The above election along with the following remarks are being submitted as a full and complete response to the Official Action dated on August 27, 2008. The Examiner is respectfully requested to review the substance of Group I: claims 11-21 and 25-33 and to indicate the allowability of the claims.

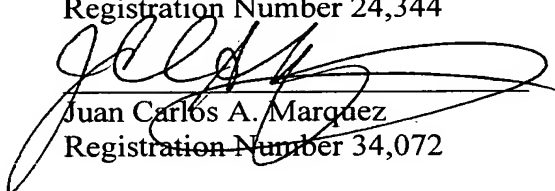
Group I: claims 11-21 and 25-33 directed to an EFT have been elected without traverse, for continued prosecution in this application, while the other non-elected inventions are hereby withdrawn from further prosecution in this application without prejudice or disclaimer. Applicant hereby reserves the right to file divisional applications on any or all of the non-elected inventions or claims.

Applicant hereby submits that no new matter is being introduced into the application through the submission of this response.

Substantive consideration of the elected claims is respectfully solicited. Should there be any outstanding issues requiring discussion that would further the prosecution and allowance of the above-captioned application, the Examiner is invited to contact the Applicant's undersigned representative at the address and telephone number indicated below.

Respectfully submitted,

\_\_\_\_\_  
Stanley P. Fisher  
Registration Number 24,344

  
Juan Carlos A. Marquez  
Registration Number 34,072

**REED SMITH LLP**  
3110 Fairview Park Drive, Suite 1400  
Falls Church, Virginia 22042  
(703) 641-4200

**September 24, 2008**

SPF/JCM/JT